



## Updating CSIO's eDocs Codes, Descriptions and Separation of Documents to Improve Broker Efficiency

CSIO launched an industry initiative in early 2023 to Standardize eDocs codes, descriptions and the separation of documents. Brokers had shared their concern that the labelling inconsistencies between insurers meant that the eDoc code and description did not always reflect the document's contents. For example, insurers would send an eDoc with the description "cancellation", which is a general term, resulting in brokers having to open all cancellation eDocs received to determine the specific reason for cancellation (whether it was the insured or insurance company initiating the cancellation).

Insurers were also sending multiple documents in one attached under one eDoc code. For example, insurers would send policy declaration, liability card, and billing statement as one eDoc. Brokers expressed the importance of separating documents and receiving them under their appropriate eDoc code. Opening the majority of eDocs received, takes up valuable time and resources, which does not allow brokers to focus on what's most important, servicing their customers.

### Industry Comes Together to Refine CSIO's eDocs Codes and Descriptions

To achieve industry consensus on the standardization of eDocs codes and descriptions, CSIO set in motion a four-step collaborative process:

1. Conducted discovery sessions with brokers, insurers and BMS vendors to identify and update unclear eDocs codes and descriptions that included identifying codes that are no longer required.
2. Hosted broker focus groups and surveyed hundreds of brokers across Canada to ensure all use cases had been captured accurately, and that the refined codes and descriptions met their business needs.
3. Formed an eDocs Working Group with brokers, insurers and BMS vendors to review and approve the finalized list of the refined eDocs codes and descriptions.
4. CSIO then provided insurers and vendors with the finalized business requirements document so they could scope the effort required to implement the refined eDocs codes.

### The Result: The Fantastic 40

Clearly labelled eDocs will save brokers and insurers time and money and build industry confidence that everyone is speaking the same language. Brokers will be able to benefit from the refined eDocs Standards once their insurer and BMS vendor partners program these Standards in their systems, which is currently underway.

The table below outlines the 40 eDocs descriptions that capture all industry use cases:

| Use Case Outlines                                       | Number of eDocs Descriptions |
|---|------------------------------|
| Billing   | 15                           |
| Claims  | 7                            |
| Policy Transaction (Policy dec & liability certificate) | 12                           |
| Cancellation  | 5                            |
| Underwriting Request                                    | 1                            |

Brokers can learn more about the updated codes and descriptions by accessing this useful [eDocs Resources guide](#).



### **What Insurer and BMS Vendors are doing**

CSIO has asked all insurer and BMS vendor members to provide their implementation timelines, which we have captured on the [eDocs Programming Scorecard](#), found at [csio.com](#).

CSIO also established an **eDocs Implementation Steering Committee** that includes insurer, vendor and broker representatives. The Committee has developed a robust end-to-end user-acceptance testing (UAT) plan to help ensure the successful implementation of the eDocs codes and descriptions.

### **What brokers can do**

Brokers can view the current version of the [eDocs Programming Scorecard](#) to see when their insurer and BMS vendor partners are planning on programming the updated eDocs codes and descriptions in their systems. CSIO will also provide monthly updates in our newsletter. If you don't already receive our newsletter, create a CSIO account [here](#) and sign up for our communications, or email [communications@csio.com](mailto:communications@csio.com).

For any questions regarding these programming dates, brokers can reach out to their insurer and BMS vendor partners. BMS vendors are planning to contact their broker clients regarding any steps that they are required to take to ensure the updated eDocs codes are reflected in their BMS, once programmed.

## Billing eDoc Codes

| <u>eDoc Code</u> | <u>eDoc Description</u>                | <u>Nature of Documents</u>                            |
|------------------|--|---|
| NBP              | New Business Payment Schedule          | Payment Schedule attached to a New Business Policy    |
| PCP              | Policy Change Payment Schedule         | Payment Schedule attached to a Policy Change          |
| REP              | Renewal Payment Schedule               | Payment Schedule attached to a Policy Renewal         |
| RSP              | Reissue Payment Schedule               | Payment Schedule attached to a Reissued Policy        |
| RRP              | Rewrite Payment Schedule               | Payment Schedule attached to a Rewritten Policy       |
| RNP              | Reinstatement Payment Schedule         | Payment Schedule attached to a Reinstated Policy      |
| NTP              | Payment Schedule No Policy Transaction | Payment Schedule not attached to a Policy Transaction |
| BWR              | Billing Withdrawal Rejection Notice    | Payment Returned (no intent to cancel)                |
| BOP              | Billing Overdue Payment Notice         | Reminder Notice of Past Due Payment                   |
| BFB              | Billing Final Bill Notice              | Final reminder notice of intent to cancel             |
| BRI              | Billing Refund Issued                  | Refund being returned to policyholder                 |
| BRE              | Payment Received and Policy Reinstated | Payment received and rescind cancellation notice      |
| BOB              | Payment Required Outstanding Balance   | Outstanding balance on cancelled policy               |
| BCN              | Billing Collection Notice              | Collection notice                                     |
| BCE              | Billing Credit Card Expired            | Credit card expiry notice                             |

## Cancellation and Lapse eDoc Codes

| <u>eDoc Code</u> | <u>eDoc Description</u>                              | <u>Nature of Documents</u>  |
|------------------|--|---|
| XRW              | Insurer Non-Renewal                                  | Notice of non-renewal   |
| XOR              | Insurer Cancellation with Option to Reinstatement    | Notice of pending cancellation with option to reinstate (registered letter) |
| XNR              | Insurer Cancellation with No Option to Reinstatement | Notice of pending cancellation - no option to reinstate (registered letter) |
| XRI              | Cancellation Request by Insured                      | Notice of cancellation (requested by insured)                               |
| XIN              | Cancelled by Insurer                                 | Notice sent when cancellation takes effect                                  |

## Policy Transaction eDoc Codes

| <u>eDoc Code</u> | <u>eDoc Description</u>              | <u>Nature of Documents</u>                        |
|------------------|--------------------------------------|---|
| NBD              | New Business Policy Declaration      | Policy declaration – new business policy          |
| NBL              | New Business Liability Certificates  | Liability certificate – new business policy       |
| PCD              | Policy Change Policy Declaration     | Policy declaration or endorsement – policy change |
| PCL              | Policy Change Liability Certificates | Liability certificate – policy change             |
| RED              | Renewal policy Declaration           | Policy declaration – renewed policy               |
| REL              | Renewal Liability Certificates       | Liability certificate – renewed policy            |
| RSD              | Reissue Policy Declaration           | Policy declaration – reissued policy              |
| RSL              | Reissue Liability Certificates       | Liability certificate – reissued policy           |
| RRD              | Rewrite Policy Declaration           | Policy declaration – rewritten policy             |
| RRL              | Rewrite Liability Certificates       | Liability certificate – rewritten policy          |
| RND              | Reinstatement Policy Declaration     | Policy declaration – reinstated policy            |
| RNL              | Reinstatement Liability Certificates | Liability certificate – reinstated policy         |



### Underwriting Request eDoc Code

| <u>eDoc Code</u> | <u>eDoc Description</u> | <u>Nature of Documents</u>   |
|------------------|-------------------------|--|
| UWR              | Underwriting Request    | Requests for photos<br>Requests to provide updated documentation, i.e., driver's license<br>Requests to complete a questionnaire<br>Requests to complete a form<br>Notices of varied terms |

## Claims eDoc Codes

| <u>eDoc Code</u> | <u>eDoc Description</u>               | <u>Nature of Documents</u>                            |
|------------------|---------------------------------------|---|
| CON              | Claim Opening Notice                  | Claim opening / re-opening notice                     |
| CCN              | Claim Closing Notice                  | Claim closing notice                                  |
| CAA              | Claim Adjuster Assignment             | Adjuster assigned / reassigned notice                 |
| CRN              | Claim Auto Rental Notice              | Claim status update – auto rental update (life cycle) |
| CTL              | Claim Total Loss Notice               | Claim status update – total loss indicator            |
| CFD              | Claim Auto Fault Determination Notice | Notice of fault determination/liability               |
| CPN              | Claim Payment Notice                  | Payment status to insured                             |

### Request an eDoc Code

Any broker, insurer, or vendor can make a request to update CSIO eDocs Codes. If you have an eDoc that does not align with the codes above, please email [Standards@csio.com](mailto:Standards@csio.com) with the following:

- The subject 'eDocs Code Request'
- A description of the eDoc that you would like a code for,
- A copy of the eDoc (if possible), and
- A proposed code for the use case, either existing or new